38926s9

CLAIMS

1   1. A method for enabling financial transactions,
2   comprising providing an electronic monetary token having
3   one or more data fields associated therewith, the one or
4   more data fields defining respective characteristics of
5   an item of goods or services for purchase, such that a
6   user of the token is enabled to designate data to be
7   stored in at least one of the one or more data fields, so
8   as to restrict items for which the token can be used to
9   make a purchase.

1   2. A method according to claim 1, wherein the one or
2   more data fields include a first set of one or more data
3   fields, wherein providing the token comprises enabling
4   the first set of one or more data fields to have a first
5   amount of financial value associated therewith, and
6   comprising:
7   providing a second set of one or more data fields
8   associated with the electronic monetary token, the second
9   set of one or more data fields defining respective
10 characteristics of a second item of goods or services for
11 purchase; and
12   enabling the second set of one or more data fields
13 to have a second amount of financial value associated
14 therewith,
15   such that the user is enabled to designate data to
16 be stored in at least one of the data fields in the
17 second set of one or more data fields, so as to restrict
18 items for which the second amount of financial value can
19 be used to make a purchase.

38926s9

1   3.   A method according to claim 1, and comprising
2   restricting a second user from modifying the designated
3   data.

1   4.   A method according to claim 1, wherein providing the
2   token comprises enabling the user to assign an age
3   limitation to be stored in one of the one or more data
4   fields, so as to restrict the token from being used to
5   purchase an item having an age designation not
6   corresponding to the age limitation.

1   5.   A method according to claim 1, wherein providing the
2   token comprises:
3   enabling the token to have an amount of financial
4   value associated therewith; and
5   enabling the user to designate a particular item of
6   goods or services, such that the amount of financial
7   value is restricted to use for purchase of the particular
8   item.

1   6.   A method according to claim 1, wherein providing the
2   token comprises:
3   enabling the token to have an amount of financial
4   value associated therewith; and
5   enabling the user to designate a class of items of
6   goods or services, such that the amount of financial
7   value is restricted to use for purchase of an item of
8   goods or services selected from the class.

1   7.   A method according to claim 1, and comprising:
2   associating with the token a memory located at a
3   server remote from the user; and
4   storing the designated data in the memory.

38926s9

1   8.   A method according to claim 1, wherein providing the
2   token   comprises   enabling   the   token   to   be   used   to
3   facilitate a micro-payment.

1   9.   A method according to claim 1, and comprising:
2   enabling   the   user   to   transfer   the   token   to   a
3   recipient; and
4   restricting   the   recipient   from   modifying   the   data
5   designated by the user.

1   10.   A method   according   to   claim   9,   and   comprising
2   enabling the user to modify the designated data.

1   11.   A   method   according   to   claim   1,   and   comprising
2   enabling   the   user   to   associate   an   amount   of   financial
3   value with the designated data.

1   12.   A method according to claim 11, wherein enabling the
2   user comprises receiving   at   a Web site   a designation by
3   the user of the data and a designation of the value.

1   13.   A   method   according   to   claim   1,   wherein   the
2   electronic monetary token   includes   a   portable,   physical
3   electronic monetary token, and comprising affixing to the
4   portable token a memory enabled to store the designated
5   data.

1   14.   A   method   according   to   claim   13,   and   comprising
2   affixing an electronic processor to the portable token.

1   15.   A method according to claim 1, and comprising:
2   receiving,   with   respect   to   the   electronic   monetary
3   token,   an   authorization   query   including   transaction   data
4   corresponding to a proposed transaction;

5   analyzing the transaction data with respect to the
6   designated data; and

7   barring use of the electronic monetary token to
8   enable the proposed transaction responsive to analyzing
9   the transaction data.

1   16. A method according to claim 15, wherein receiving
2   the query comprises receiving the query from a vendor
3   over an electronic network.

1   17. A method according to claim 1, and comprising
2   providing one or more additional data fields associated
3   with the token, the one or more additional data fields
4   defining respective purchase characteristics, such that
5   the user is enabled to designate data to be stored in at
6   least one of the one or more additional data fields, so
7   as to restrict the token from being used to enable
8   purchases having aspects corresponding to the purchase
9   characteristics.

1   18. A method according to claim 17, wherein providing
2   the one or more additional data fields comprises
3   providing a field corresponding to a geographical
4   limitation associated with a purchase.

1   19. A method according to claim 17, wherein providing
2   the one or more additional data fields comprises
3   providing a field corresponding to a time-related
4   limitation associated with a purchase.

1   20. Apparatus for enabling financial transactions,
2   comprising:

3   a memory, arranged to have one or more data fields,
4   the one or more data fields corresponding to respective

5 characteristics of an item of goods or services for
6 purchase;

7   a data port, arranged to receive from a user a
8 designation of data to be stored in at least one of the
9 one or more data fields; and

10   a processor, arranged to disallow a financial
11 transaction responsive to the designated data.

1 21. Apparatus according to claim 20, wherein the one or
2 more data fields include a first set of one or more data
3 fields,

4   wherein the memory is arranged to store the
5 designated data in at least one of the one or more data
6 fields in the first set of one or more data fields,

7   wherein the memory is arranged to store a
8 representation of a first amount of financial value,
9 which is associated with the first set of one or more
10 data fields,

11   wherein the memory is arranged to have a second set
12 of one or more data fields corresponding to respective
13 characteristics of a second item of goods or services for
14 purchase,

15   wherein the memory is arranged to store a
16 representation of a second amount of financial value,
17 which is associated with the second set of one or more
18 data fields,

19   wherein the data port is arranged to receive from
20 the user a designation of data to be stored in at least
21 one of the one or more data fields in the second set of
22 one or more data fields,

23   wherein the data port is arranged to receive an
24 authorization query including a characteristic of an item
25 of goods or services proposed for purchase, and

26   wherein the processor is arranged to evaluate the
27 query and to allow value to be used to enable the
28 purchase which is drawn from exactly one of: the first
29 amount of value and the second amount of value.

 1 22. Apparatus according to claim 20, wherein the data
 2 port is arranged to receive from a remote vendor an
 3 authorization query including a characteristic of an item
 4 of goods or services proposed for purchase, and wherein
 5 the processor is arranged to evaluate the query with
 6 respect to the designated data and to actuate the data
 7 port to transmit an authorization reply to the vendor
 8 responsive to evaluating the query.

 1 23. Apparatus according to claim 20, wherein the memory
 2 is arranged to store a representation of an amount of
 3 financial value, which is associated with at least one of
 4 the one or more data fields, wherein the data port is
 5 arranged to receive, with respect to the amount of
 6 financial value, a designation of a particular item of
 7 goods or services, and wherein the processor is arranged
 8 to restrict the amount of financial value to use for
 9 purchase of the particular item.

 1 24. Apparatus according to claim 20, wherein the memory
 2 is arranged to store a representation of an amount of
 3 financial value, which is associated with at least one of
 4 the one or more data fields, wherein the data port is
 5 arranged to receive, with respect to the amount of

6 financial value, a designation of a class of items of

7 goods or services, and wherein the processor is arranged

8 to restrict the amount of financial value to use for

9 purchase of an item of goods or services selected from

10 the class.

1 25. Apparatus according to claim 20, wherein the

2 processor is arranged to restrict a second user from

3 modifying the designated data.

1 26. Apparatus according to claim 20, wherein the data

2 port is arranged to receive an indication of an amount of

3 financial value to be associated with one of the data

4 fields in which are stored the designated data, and

5 wherein the processor is arranged to use the amount of

6 financial value to enable a purchase that is in

7 accordance with the designated data.

1 27. Apparatus according to claim 20, wherein the data

2 port is arranged to receive the designation of the data

3 from a remote site by means of an electronic network.

1 28. Apparatus according to claim 20, wherein the memory,

2 data port, and processor are arranged in a single

3 integrated unit, which is adapted to be physically

4 presented to a vendor in order to enable a purchase.

1 29. Apparatus according to claim 20, wherein the memory

2 is arranged to have one or more additional data fields,

3 the one or more additional data fields corresponding to

4 respective purchase characteristics, wherein the data

5 port is arranged to receive from the user a designation

6 of data to be stored in at least one of the one or more

7 additional data fields, and wherein the processor is

8   arranged to disallow a financial transaction responsive

9   to data designated by the user which are stored in the

10 one or more additional data fields.

1   30. Apparatus according to claim 29, wherein the data

2   port is arranged to receive from the user a designation

3   of a geographical limitation to be stored in one of the

4   one or more additional data fields.

1   31. Apparatus according to claim 29, wherein the data

2   port is arranged to receive from the user a designation

3   of a time-related limitation to be stored in one of the

4   one or more additional data fields.

1   32. A computer program product for enabling financial

2   transactions, the product comprising a computer-readable

3   medium having program instructions embodied therein,

4   which instructions, when read by a computer, cause the

5   computer to provide an electronic monetary token having

6   one or more data fields associated therewith, the one or

7   more data fields defining respective characteristics of

8   an item of goods or services for purchase, such that a

9   user of the token is enabled to designate data to be

10 stored in at least one of the one or more data fields, so

11 as to restrict items for which the token can be used to

12 make a purchase.

1   33. A computer program product according to claim 32,

2   wherein the one or more data fields include a first set

3   of one or more data fields, wherein the instructions,

4   when read by the computer, cause the computer to:

5   enable the first set of one or more data fields to
6   have a first amount of financial value associated
7   therewith;

8   provide a second set of one or more data fields
9   associated with the electronic monetary token, the second
10   set of one or more data fields defining respective
11   characteristics of a second item of goods or services for
12   purchase; and

13   enable the second set of one or more data fields to
14   have a second amount of financial value associated
15   therewith,

16   such that the user is enabled to designate data to
17   be stored in at least one of the data fields in the
18   second set of one or more data fields, so as to restrict
19   items for which the second amount of financial value can
20   be used to make a purchase.

21   34. A computer program product according to claim 32,
22   wherein the instructions, when read by the computer,
23   cause the computer to restrict a second user from
4   modifying the designated data.

1   35. A computer program product according to claim 32,
2   wherein the instructions, when read by the computer,
3   cause the computer to enable the user to assign an age
4   limitation to be stored in one of the one or more data
5   fields, so as to restrict the token from being used to
6   purchase an item having an age designation not
7   corresponding to the age limitation.

1 36. A computer program product according to claim 32,
2 wherein the instructions, when read by the computer,
3 cause the computer to:
4   enable the token to have an amount of financial
5 value associated therewith; and
6   enable the user to designate a particular item of
7 goods or services, such that the amount of financial
8 value is restricted to use for purchase of the particular
9 item.

1 37. A computer program product according to claim 32,
2 wherein the instructions, when read by the computer,
3 cause the computer to:
4   enable the token to have an amount of financial
5 value associated therewith; and
6   enable the user to designate a class of items of
7 goods or services, such that the amount of financial
8 value is restricted to use for purchase of an item of
9 goods or services selected from the class.

1 38. A computer program product according to claim 32,
2 wherein the instructions, when read by the computer,
3 cause the computer to:
4   associate with the token a memory of the computer
5 that is remote from the user; and
6   store the designated data in the memory.

1 39. A computer program product according to claim 32,
2 wherein the instructions, when read by the computer,
3 cause the computer to enable the token to be used to
4 facilitate a micro-payment.

38926s9

1   40. A computer program product according to claim 32,
2   wherein the instructions, when read by the computer,
3   cause the computer to restrict a recipient to whom the
4   token was transferred from modifying the data designated
5   by the user.

1   41. A computer program product according to claim 40,
2   wherein the instructions, when read by the computer,
3   cause the computer to enable the user to modify the
4   designated data.

1   42. A computer program product according to claim 32,
2   wherein the instructions, when read by the computer,
3   cause the computer to enable the user to associate an
4   amount of financial value with the designated data.

1   43. A computer program product according to claim 42,
2   wherein the instructions, when read by the computer,
3   cause the computer to receive at a Web site a designation
4   by the user of the data and a designation of the value.

1   44. A computer program product according to claim 32,
2   wherein the instructions, when read by the computer,
3   cause the computer to:
4   receive, with respect to the electronic monetary
5   token, an authorization query including transaction data
6   corresponding to a proposed transaction;
7   analyze the transaction data with respect to the
8   designated data; and
9   bar use of the electronic monetary token to enable
10   the proposed transaction, responsive to analyzing the
11   transaction data.

38926s9

45. A computer program product according to claim 44, wherein the instructions, when read by the computer, cause the computer to receive the query from a vendor over an electronic network.

46. A computer program product according to claim 32, wherein the instructions, when read by the computer, cause the computer to provide one or more additional data fields associated with the token, the one or more additional data fields defining respective purchase characteristics, such that the user is enabled to designate data to be stored in at least one of the one or more additional data fields, so as to restrict the token from being used to enable purchases having aspects corresponding to the purchase characteristics.

47. A computer program product according to claim 46, wherein the instructions, when read by the computer, cause the computer to provide a field, selected from the one or more additional data fields, which corresponds to a geographical limitation associated with a purchase.

48. A computer program product according to claim 46, wherein the instructions, when read by the computer, cause the computer to provide a field, selected from the one or more additional data fields, which corresponds to a time-related limitation associated with a purchase.